



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Ditech Financial LLC

Order Filed on November 13, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Atiya K. Lamprey,

Debtor.

Case No.: 17-34307 CMG

Adv. No.:

Hearing Date: 11/20/19 @ 9:00 a.m..

Judge: Christine M. Gravelle

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: November 13, 2019**

A handwritten signature in black ink, appearing to read "Christine M. Gravelle".

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

**(Page 2)**

Debtors: Atiya K. Lamptey

Case No: 17-34307 CMG

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Ditech Financial LLC, Denise Carlon appearing, upon a certification of default as to real property located at 174 Scobee Ln, Franklin Township, NJ, 08873, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Kirsten B. Ennis, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of October 28, 2019, Debtor is due for the September 2019 through October 2019 post-petition payments for a total post-petition default of \$3,090.85; and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$2,500.00 to be received no later than November 22, 2019; and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall pay the remainder of the arrears by November 22, 2019; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume November 1, 2019, directly to Secured Creditor's servicer, Ditech Financial, LLC, P.O. Box 0049, Palatine, IL 60055-0049 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees, which is to be paid through Debtor's Chapter 13 plan and the certification of default is hereby resolved.